

**RUSSELL LOW, ESQ. RLL-4745**  
**LOW & LOW, LLC.**  
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**Attorney for Debtor**

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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13  
Michael D. Adams : CASE NO. 20-21676  
Debtor : HONORABLE STACEY L. MEISEL

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**ATTORNEY'S RESPONSE TO CREDITOR'S CERTIFICATION IN SUPPORT OF  
DEFAULT**

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I, Russell L. Low, Esq. hereby certify the following:

1. I, Russell L. Low, Esq. represent the debtor Michael D. Adams in this bankruptcy proceeding.
2. On September 21, 2022 a Creditor's Certification in Support of Default was entered by the representatives of Midfirst Bank.
3. The debtor originally entered into an agreement with MidFirst Bank to make payments over the course of six months and one being a lump sum payment.
4. Although the debtor has made payments towards curing their default they are still in arrears.
5. More time is being respectfully requested for the debtor to reply back with a proposal on how to proceed.
6. I would like for the debtor to be given until the hearing date to provide a more accurate response to resolve this matter.

I hereby certify that the foregoing statements made by me are true and correct to the best of my knowledge.

Date: October 5, 2022

/s/ Russell L. Low

**Russell L. Low, Esq.**

Attorney for the Debtor